

Certificate Number: 02921-PAE-DE-034720698

Bankruptcy Case Number: 15-16115



02921-PAE-DE-034720698

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 30, 2020, at 9:06 o'clock AM EDT, Emmett Phillips completed a course on personal financial management given by internet by Credit Counseling Center, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 30, 2020 By: /s/Laurie Selitto

Name: Laurie Selitto

Title: counselor